

**Notice of Allowability**

Application No.

09/713,603

Examiner

JAGDISH PATEL

Applicant(s)

COYLE, ADAM

Art Unit

3624

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to appeal brief filed 4/20/2005.
2. ☒ The allowed claim(s) is/are 1,3,6-12,14-19 and 21-23.
3. ☒ The drawings filed on 15 November 2000 are accepted by the Examiner.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) ☐ All   b) ☐ Some\*   c) ☐ None   of the:
    1. ☐ Certified copies of the priority documents have been received.
    2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
    3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

5. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
  6. ☐ CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
    - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
      - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
    - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
7. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO-1449 or PTO/SB/08),  
Paper No./Mail Date \_\_\_\_\_
4. ☐ Examiner's Comment Regarding Requirement for Deposit  
of Biological Material
5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☐ Interview Summary (PTO-413),  
Paper No./Mail Date \_\_\_\_\_.
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other \_\_\_\_\_.

**DETAILED ACTION**

1. This communication is in response to appeal brief filed on 4/20/05.

***Response to Arguments***

2. Claims 1,3,6-12,14-19 and 21-23 are currently pending and have been allowed.

***Reasons for Allowance***

3. The following is an examiner's statement of reasons for allowance:

The claimed inventions pertain to methods and systems using stored-value cards, which may be used in transactions for the purchased of goods and/or services and which may be reloaded with value.

4. The following prior art references have been deemed most relevant to the allowed claim(s):

Chaum et al. (US 6434238) teaches a multi-purpose transaction card system comprising an issuer, one or more cards, one or more terminals, and optionally one or more acquires, communicating using a variety of cryptographic confidentiality and authentication methods. Chaum is silent about any form of redemption of a balance of a sub-account associated with a reloadable card, in particular in the form a negotiable instrument payable to a holder of the sub-account.

Dorf (US 6000608) disclosed a multifunction card system which provides a multifunction card capable of serving as a prepaid phone card, a debit card, a loyalty

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card, and a medical information card. The card system can be accessed from any existing point-of-sale (POS) device. The POS device treats the card as a credit or debit card and routes transaction data to a processing hub using the banking system. Dorf fails to teach or suggests any form of redemption of a balance of a sub-account associated with a reloadable card, in particular in the form a negotiable instrument payable to a holder of the sub-account.

Weiss (US 6511377) teaches a cashless gaming systems and, in particular, a real-time cashless gaming apparatus and method for operating gaming machines with player cards by downloading funds from a pre-established account and crediting/debiting the account based on, inter alia, resultant game play. In addition, a redemption apparatus and method is provided for players to access their available account balances with their player cards and redeem their balances for cash and perquisite vouchers directly from the redemption apparatus.

Bator (US 6575362) teaches a method and apparatus for generating and issuing financial instruments, such as money orders and similar negotiable instruments, and for securing payment therefor by drawing funds directly from a customer's bank account, by drawing funds from a smart card, or by accepting currency through a bill acceptor. However, Bator is silent about authorization of a balance of a sub-account in the form of a negotiable instrument payable to the holder of the sub-account.

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Chaum, Dorf, Weiss and Bator references discussed above as the Closest Prior art of record fails to teach or suggest a method a stored-value card system which comprises the following features novel to the claims 1,3,6-12,14-19 and 21-23 of the instant application.

Authorizing redemption of a balance of a sub-account associated with a reloadable value card, after a purchase made at a point-of-sale is authorized and cost purchase is debited from the sub-account, wherein the redemption of the balance is authorized in the form of a negotiable instrument payable to a holder of the sub-account and reloadable value is prohibited from being redeemed directly for cash. It is noted that claims 10-12, 14-19 and 21-23 also recite this feature in another embodiment in the context of a plurality of "value-added" cards.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

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### ***Conclusion***

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Kenna et al (US 6108641) discloses a computer system for managing a plurality of accounts, each of the accounts being separated into a master account and at least one subaccount associated therewith, and at least one subaccount being a medical savings account (MSA).

Walker et al. (US 6338049) disclose a system and method for issuing travelers checks at a user's home or business using the purchaser's own computer system to allow the user to obtain travelers checks at any time, in any denominations and without having to travel to an issuer location.

Novogrod (US 6367693) teaches a system and method for requesting and dispensing negotiable instruments such as bank checks, money orders, and traveler's checks. An instrument may be requested in this system and method by a bank customer from a telephone, a computer, a fixed-location dispenser, or a portable, hand-held dispenser that is in communication with a bank computer.

Oneda (US 6611819) teaches an IC card incorporates a processor, a memory, etc. The memory stores therein a general electronic money balance having an unlimited use range, a specific electronic money balance having a limited use range, and available genre information defining a use range of the specific electronic money balance. A transfer processing unit serves to transfer a specified amount of money from the general electronic money balance to the specific electronic money balance between two IC cards.

Fite et al. (US 6467684) teaches a pre-paid card system is provided for paying for purchases over an electronic or computer network, such as the Internet. The system includes a plurality of cards each having a unique identity number associated therewith. The cards have different purchasing values. The cards are for one-time use only with no declining balance.

BOURDIN (FR 2728372 A1) discloses a method of securing payment by written documents such as cheques and drafts uses data written on the document by the payer.


Lynnette, Luna "National Telemanagement answers prepaid wireless dilemmas (National Telemanagement launches its SmartPay service; company calls this an answer to prepaid wireless problems) " RCR Radio Communications Report, v

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15, n 51, p 13 December 16, 1996 teaches a debit cards which can be used for any type of purchase including purchase of bank draft.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JAGDISH PATEL whose telephone number is (571) 272-6748. The examiner can normally be reached on 800AM-600PM M-Th.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (571)272-6747. The fax phone number for the organization where this application or proceeding is assigned is 517-273-8300. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Jagdish N. Patel

(Primary Examiner, AU 3624)

7/26/05